

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michelle M Willhite

Debtor(s)

Case No. 15-40070

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/24/2015.
- 2) The plan was confirmed on 02/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/26/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/19/2017.
- 5) The case was dismissed on 07/21/2017.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,325.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,103.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$4,103.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,841.57
Court Costs	\$0.00
Trustee Expenses & Compensation	\$192.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,033.70

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	NA	2,806.07	2,806.07	0.00	0.00
BECKET & LEE LLP	Unsecured	244.00	324.70	324.70	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,685.00	1,685.74	1,685.74	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	200.00	200.00	0.00	0.00
CNAC JOLIET	Secured	7,113.62	7,063.74	7,063.74	1,568.87	393.09
COMENITY BANK	Unsecured	1,215.00	1,215.75	1,215.75	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	160.00	127.29	127.29	107.84	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	42.50	42.50	0.00	0.00
LVNV FUNDING	Unsecured	0.00	539.04	539.04	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	1,253.30	1,253.30	0.00	0.00
PRESENCE HEALTH	Unsecured	0.00	986.20	986.20	0.00	0.00
VILLAGE OF ROCKDALE	Unsecured	100.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC/WILL COU	Unsecured	1,767.00	NA	NA	0.00	0.00
AT&T/ENHANCED RECOVERY CO	Unsecured	126.00	NA	NA	0.00	0.00
CANO PROPERTIES/DAVID STEADM	Unsecured	1,283.00	NA	NA	0.00	0.00
CITY OF JOLIET/PARKING/CREDITOR	Unsecured	80.00	NA	NA	0.00	0.00
CITIZENS FINANCE CO	Unsecured	1,500.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	300.00	NA	NA	0.00	0.00
CREDENCE RESOURCE MANAGEME	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	556.00	NA	NA	0.00	0.00
FIRST AMERICAN BANK	Unsecured	100.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	300.00	NA	NA	0.00	0.00
SPEEDYCASH.COM/AD ASTRA RECO	Unsecured	498.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Unsecured	50.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	75.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	7,031.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,063.74	\$1,568.87	\$393.09
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,063.74	\$1,568.87	\$393.09
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$127.29	\$107.84	\$0.00
TOTAL PRIORITY:	\$127.29	\$107.84	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,053.30	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,033.70</u>
Disbursements to Creditors	<u>\$2,069.80</u>
TOTAL DISBURSEMENTS :	<u>\$4,103.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/25/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.